



ANNUAL REPORT
Of Licensee
Engaged in the Business of Making Regulated Loans
Under the Montana Consumer Loan Act

For the Calendar Year Ended December 31, 2009

Each licensee is required by Montana law to submit an annual report of its operations (32-5-308, MCA). Please complete this report according to the attached instructions. Be sure to report only information pertaining to business conducted under the Montana Consumer Loan Act.

Important: The report must be filed on or before **April 15, 2010**. Failure to submit a report on time or in the required format will cause the Department to begin proceedings to initiate an enforcement action against your license, which may include suspension or revocation and a fine.

Return completed reports to:

Regular Mail

Division of Banking and Financial Institutions
P.O. Box 200546
Helena, MT 59620-0546

Overnight Mail

Division of Banking and Financial Institutions
301 South Park, Suite 316
Helena, MT 59601

REPORTING ENTITY

Please Print

1. Name of Licensee _____
2. License number _____
3. Address of licensed location _____
4. Principal line of business (choose one)
 - a. _____ Loans of other types
 - b. _____ Loans secured by real estate
 - c. _____ Small, short-term loans, whether secured or unsecured
 - d. _____ Other (explain)
5. Number of employees in Montana at year-end _____
6. Name of person preparing this report _____
7. Phone number of preparer _____

Fax Number _____

Email Address _____

STATEMENT OF INCOME AND EXPENSES

Calendar Year Ending December 31, 2009

INCOME

Report Only Consumer Loan
Business in Montana

8. Charges Collected or Earned _____
9. Other Income (itemize) _____
- a. _____
- b. _____
- c. _____
- d. _____
10. **Total Operating Income** _____

EXPENSES - If any expenses are shared with other business operations, please use your best estimate in allocating that portion of the expense attributable to the consumer loan business.

11. Advertising _____
12. Auditing _____
13. Bad Debts: _____
- a. Debts Charged Off _____
- b. (Deduct) Recoveries _____
- c. Additions to Reserve for Bad Debts _____
14. Depreciation and Amortization _____
15. Insurance and Fidelity Bonds _____
16. Legal Fees and Disbursements _____
17. Postage, Printing, Stationery and Supplies _____
18. Rent, Utilities and Janitorial Services _____
19. Salaries of Officers, Owners, Partners and Members _____
20. Salaries of all Other Employees _____
21. Taxes, Other than Income _____
22. License Fees _____
23. Telephone and Other Communications _____
24. Travel _____
25. Supervision and Administration _____
(when not allocated to other items)
26. Other Expenses (itemize) _____
- a. _____
- b. _____
- c. _____
- d. _____
27. Interest on Borrowed Funds _____
- a. Intra-company _____
- b. Paid to Others _____
28. **Total Expenses Before Income Taxes** _____
29. Net Income Before Income Taxes (Line 10 minus Line 28) _____
30. Federal Income Taxes _____
31. State Income Taxes _____
32. **Total Expenses** (Line 28 plus Lines 30 and 31) _____
33. **Net Income** (Line 10 minus Line 32) _____

STATEMENT OF ASSETS AND LIABILITIES

	December 31, 2009	December 31, 2008
34. Cash on Hand and in Banks	_____	_____
35. Short-term Investments	_____	_____
36. Loans Receivable:		
a. Gross Receivables	_____	_____
b. Less: Unearned Discount	_____	_____
37. Net Loans Receivable	_____	_____
38. Less: Reserve for Bad Debts	_____	_____
39. Adjusted Loans Receivable	_____	_____
40. Total Liquid and Earning Assets	_____	_____
41. Average Net Receivables Outstanding	_____	_____
42. Average Number of Accounts Outstanding	_____	_____

DELINQUENCY SUMMARY

	Number	Amount
43. Past Due Accounts - 60 to 89 days	_____	_____
44. Past Due Accounts - 90 or more days	_____	_____
45. Totals	_____	_____
46. Delinquency as a Percent of Gross Outstanding	_____	

LEGAL ACTION

Note: Borrowers' Accounts may be listed in more than one of the following classifications

	Number	Amount
47. Suits for Recovery		
a. Instituted During the Period	_____	_____
b. Settled Before Judgment During the Period	_____	_____
48. Possession of Security Obtained by Licensee		
a. Household Goods	_____	_____
b. Vehicles	_____	_____
c. Mobile Homes or Real Estate	_____	_____
d. Other	_____	_____
49. Sales of Security Obtained by Licensee		
a. Number of Sales	_____	
b. Amount Due		_____
c. Amount Collected		_____

STATEMENT OF LOAN ACTIVITY

DISTRIBUTION OF REGULATED LOANS MADE DURING THE YEAR

By Size	Number	Amount
50. \$300 or Less	_____	_____
51. \$301 to \$500	_____	_____
52. \$501 to \$1,000	_____	_____
53. \$1,001 to \$2,500	_____	_____
54. \$2,501 to \$5,000	_____	_____
55. \$5,001 to \$10,000	_____	_____
56. \$10,001 to \$25,000	_____	_____
57. \$25,001 to \$50,000	_____	_____
58. \$50,001 to \$100,000	_____	_____
59. Greater than \$100,000	_____	_____
60. Advances on Revolving or Open-end Loans	N/A	_____
61. Totals (must agree with Line 69)	_____	_____

By Principal Type of Security	Number	Amount	<u>Range of interest rates charged</u>
62. Unsecured	_____	_____	_____
63. Co-maker Endorsed or Guaranteed	_____	_____	_____
64. Household Goods	_____	_____	_____
65. Vehicles	_____	_____	_____
66. Mobile Homes	_____	_____	_____
67. Real Estate	_____	_____	_____
68. Other	_____	_____	_____
69. Totals (must agree with Line 61)	_____	_____	_____

AFFIDAVIT

I, _____ the undersigned, being the _____ of _____ swear or affirm that, to the best of my knowledge and belief, the statements contained in this report, including the accompanying schedules and statements, if any, are true and that the same is a true and complete statement in accordance with the law.

Signature _____

Subscribed and sworn to before me this _____ day of _____

by _____ known to me to be the person whose signature appears on this document. Witness my hand and official seal this _____ day of _____

(SEAL)

_____ Print Name

_____ Notary Public

For the State of _____

Residing at _____

My Commission expires: _____